



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson et al. :
Serial No.: 09/737,035 : Art Unit: 3625
Filed: December 14, 2000 : Examiner: Yogesh C. Garg
For: METHODS AND APPARATUS :
FOR AUTOMATED :
UNDERWRITING OF :
SEGMENTABLE PORTFOLIO :
ASSETS :

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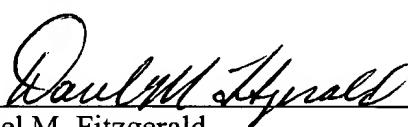
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Respectfully submitted,



Daniel M. Fitzgerald
Registration No. 38,880
ARMSTRONG TEASDALE LLP
One Metropolitan Square, Suite 2600
St. Louis, MO 63102-2740
(314) 621 - 5070